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Clark, Charles Eugene

President's address... delivered at the...

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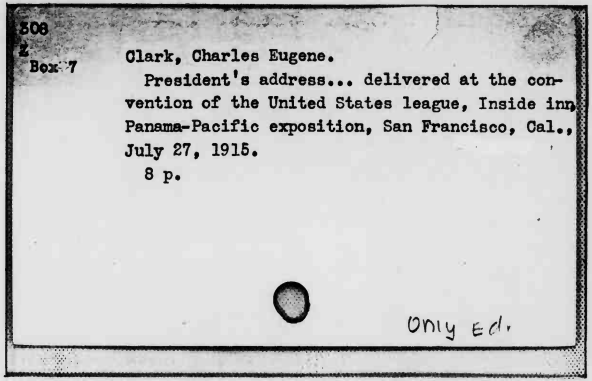
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ADDRESS BY

CHARLES EUGENE CLARK,

President United States League of Local Building and Loan Associations, delivered at the Convention of the United States League, Inside Inn, Panama-Pacific Exposition, San Francisco, Cal., July 27, 1915.

President's Address

[Address by CHAS. EUGENE CLARK, President United States League of Local Building and Loan Associations, delivered at the Convention of the United States League, Inside Inn, Panama-Pacific Exposition, San Francisco, July 27, 1915.]

Mr. Mayor, President Hunter and Fellow Delegates, Ladies and Gentlemen:

Like the Argonauts of Old, we have gathered at the Golden Gate, through which heaves the long swells of the Pacific, as many of us have journeyed from our distant homes across the continent to hold this, the twenty-third annual convention of the United States League of Local Building and Loan Associations.

We have also convened to participate in the International Congress of these societies and kindred institutions, which hold their second convention in this great city of San Francisco and to assist our fellow Americans to celebrate the glory of the Panama-Pacific Exposition, in this far-famed city.

Many of us will then later visit the wondrous communities which have sprung into glorious being on the Pacific coast of this, our common country, and as we break bread with them, yield to them that generous measure of praise which their marvelous performances merit.

To many of us, visiting this coast for the first time, the mighty civilization with its grand accomplishments which we find here in this far western land, is a most astounding revelation.

I dare say that many of us have had but a hazy conception of the mighty hosts of our fellow citizens who had their being and life here and called this land *home*, as we viewed them across the distant miles.

Limned on a far horizon, facing the Orient, they were to us something largely intangible, a mighty mirage on our western landscape.

But as we mingle with them and view at close range the teeming millions who have their being on this slope, and are here working out their and our destiny, and read the story of their past accomplishments, the bright augur of a most illustrious future, we are face to face with a most wondrous chapter in our history, as a nation and people.

Veritably, here is demonstrated that, "Westward ho! the course of empire takes its way," for in this far western land, lapped by the warm waters of the Pacific, our outposts of yesterday have become great cities, and the bands of trappers, fur traders, gold diggers, adventurers and settlers have in a few decades become a mighty people.

In this sun-kissed land, God's glorious out-of-doors with its matchless climate, its elixir of life, fertile soils, bright skies, pure waters, nestling valleys, rolling plains, high towering and forest-clad hills and grand mountains, threaded by mighty rivers and laved by land-locked bays and harbors, whereon may ride in safety

the commerce of the world, nature has been lavishingly prodigal in endowing it with boundless riches of forest, field, stream and mine. For

"Here wave oceans of ripple and gold,
And the bread cast abroad, rolls a myriad fold.
Seas of grain and of answer to the prayers of mankind
And the orange in blossom, makes a bride of the wind.
And the almond trees shine, like the Scriptures in bloom.
And the bees are abroad, with their bumble and boom,
And never bumble amiss, for there is something to kiss,
Where the flowers can smile out of doors in all weather
And bud, blossom and fruit, grace the garden together."

As our trans-continental railways, those great arteries of travel and commerce, wound their way through the valleys, bridged chasms, climbed and pierced the mountains, and thus opened the lands for settlement and development, a marvelous change was shortly wrought.

Hamlets, towns and cities sprang up, as if by magic, called into being by the wealth and opportunities at hand. Fields of waving grain, heavily laden orchards and vineyards soon dotted the landscape. Kings of finance, merchant princes, captains of industry, opulant husbandmen, ranchers, fruiters, truckers and miners of precious ores possessed the lands and covered them with homes.

A veritable rubric of cities, with their wide-awake population, boasting of every municipal and urban convenience, including countless ample homes, modern workshops, schools and colleges of a high order, beautiful and commodious houses of worship, libraries, auditoriums, theatres, music halls, hospitals, parks and play grounds, controlling a mighty commerce, are the crowning jewels of this western civilization.

From henceforth you will recall with exquisite pleasure your visits to Seattle, Tacoma, Portland, Spokane, San Francisco, Sacramento, Stockton, Oakland, Berkely, Alameda, Santa Barbara, Los Angeles, Pasadena and San Diego, as well as that numerous galaxy of cities, towns and hamlets that begem this western land from the Canadian line to the Mexican border and all of which are fast growing in population, importance and wealth, as they are dominated by strong and enterprising men in this Garden of the Lord.

In addition to these wonderful cities, as you raced the rivers westward towards the setting sun, crossed the plains and boundless prairies, climbed the foothills and burrowed the mountains, you were ever confronted by a panorama of grandeur and beauty, one filled with the accomplishments of our fellow Americans, who everywhere were digging, delving and building in the land that a merciful God has given to us and wherein our dreams of civilization might flower and fructify to the glory of all mankind.

Everywhere law and order abound and institutions of a free and enlightened people, including countless American homes with their happy occupants, for which and whom we labor, and which inspire our being, declare the grandeur of our nation and people, and justify the sacrifices and hopes of our forefathers and merit the blessings of heaven.

Where formerly roamed the wild, restless Indian, the buffalo and deer and the savage beast of the forest, prairie and plain, and where the mighty rivers run down to the sea, in the middle and far west, you found there wondrous cities, veritable gateways of commerce, boundless fields of ripening wheat and corn, and countless flocks and herds and everywhere the human conveniences of an advanced civilization.

My friends, what a contrast is our experience to that of our forefathers! For scarcely two centuries since and this broad land, with its continuous civilization from ocean to ocean, was then an unbroken and an unknown wilderness, dominated by its wild Indian possessors. While much of it has hardly been reclaimed within the past few decades, the echo of the rifle and the war whoop of the Indian having just been lost among the hills.

Since the founding of Jamestown and the landing at Plymouth Rock our forefathers and their descendants have driven out the pitiless redskins, peopled the valleys, topped the mountains, cut down the tractless, gloomy forests, spread over the great prairies with their ever widening horizons, reclaimed the arid plains and deserts and builded an empire extending to the rolling Pacific, whose foundation stones are our American homes and whose masters their sturdy defenders.

Our mighty population of some ninety millions which now covers this land from ocean to ocean, was but yesterday a few small scattered settlements of hardy pioneers, actuated by noble aims, and who in the providence of God had been directed to this continent, where they might found a nation and a people, who would here, in this land of freedom, work out our wondrous civilization, one that should become an asylum for the oppressed of earth, a cradle of liberty, the hope of humanity, a champion of the gospel of human brotherhood, of co-operation and peace and where they might establish American homes.

This great city of San Francisco, the Queen of the Pacific, whose guests we are today, is but typical of the spirit of enlightenment and progress which dominates our land and comes to full flower and fruitage in this our Occident.

This great western Mecca famed in song and story the world around, was but yesterday a wreck and ruin, a fiery furnace, a scene of desolation. But no sooner had the fires which destroyed it burned low, and while their embers were yet white hot, than that American energy, ever characteristic of the west and which has conquered the land for American homes, re-asserted itself and

speedily builded a new, a greater, a better and a grander San Francisco; one which will tell our song and story to the latest generations, as it placidly lifts its sky line in symmetry and beauty on this glorious bay and welcomes the peoples of the earth to our Pacific shores through the Golden Gate, extending to them fellowship, trade and hospitality and fulfills the mission which God has assigned to it, as one of our proudest cities, the veritable Queen of the West, as it faces the Orient, pregnant with destiny.

It was indeed most fitting that the Panama-Pacific Exposition, the most beautiful that has graced our land, with its glorious buildings, harmonies of color and grand object lessons, should be held in this, the chiefest city of the coast, and that we should come here to talk of homes.

This great fair celebrates something more than the wedding of the seas; than the shortening of the long routes of ocean travel; than the cutting of the Panama Canal, marvelous as that mighty work may be, across the Isthmus of Panama.

It emphasizes in a larger degree and emblazons to the world the genius of American accomplishment. It tells of our wonderful civilization and advancement. And by its location, on this coast and in this great city, it bespeaks of the mighty deeds wrought here; of the rebuilding of this city of homes, as well as of trade, commerce and enlightenment, and of that empire which, springing up at the water's edge on this coast, has rolled back to the Rockies.

It is a testimonial, by the American people as well as of those of the world, of our and their admiration of that courage, spirit and energy which possessed the inhabitants of this great city and enabled them in the face of dire disaster and discouragement to immediately rebuild it from its ashes, for the embellishment of California, for the honor of America and the glory of mankind.

It emphasizes the virtues of enlightenment, courage and persistency, and demonstrates that where there is a will there is always a way, and that every worthy accomplishment is attainable and that through supreme effort is born perfection.

My friends, though we possess an almost boundless country, teeming with seemingly inexhaustible riches, a veritable Garden of Eden, and one of which we are very proud and in which we have enjoyed unexampled prosperity, and are building for a greater future, yet we must never forget "That the true glory of a nation consists not in the extent of its dominion, nor in the fertility of its soil, nor the beauty of its scenery, but rather in the moral and intellectual pre-eminence of its people."

Though we rejoice exceedingly in our many material accomplishments unparalleled in the world's history, let us be ever mindful that the true measure of the degree of civilization attained by a people is not merely its accumulation of the means of living, but also the value and character of its life lived.

And though our master minds have wrought wondrously in the field of material attainment and are worthy of great praise and honor, in that their efforts were uplifting and inured largely to the general welfare, yet our most forward movements are not the advancement of the few, but the progression of the many.

Though a single genius may be a radiant beacon on the highway of human endeavor and contribute much to the prosperity and enlightenment of a people, yet those mighty movements which make for real progress in the affairs of men and nations are not the result of a single attainment of any one individual, however brilliant, but bespeak a national effort.

We live in a practical age; one very much commercial, wherein success is measured largely in money and though our societies are much concerned in its saving, yet we save it for homes, whose hearthstones are the altars at which we worship and upon which rests our republic, our hope for the future and of heaven.

Then is not our cause that of the masses who inspire our being and for whose better condition in life we labor?

For our local associations teach them the necessity and virtue of systematic saving, the value of thrift and economy, the worth and dignity of labor.

We make known to them that true accomplishment is the result of opportunity availed of, and of personal effort made, and that "character is evolved, not taught," and that by men and women working together they may lift earth towards heaven.

Through our gospel of self help and of co-operation we inspire in the heart of the toiler and saver a new hope. We give him courage and dissipate the grayness and misery that has be-clouded his every-day life and bring to him and his the music of a new day and add to their joy and wonder of living and fill their lives with contentment and peace.

Our works have nourished us and we have grown with the years. For scarce half a century since we were but a mere handful as we began our helpful mission on the banks of the Delaware. We now number more than three million and have spread from sea to sea and are of the very bone and sinew of the land and make largely for its welfare.

Our growth in the far west is marvelous, as attested by the numerous flourishing associations and the countless homes builded through them in the States of California, Oregon and Washington, as well as throughout this great western land.

The year closing has been rich in experience and growth. Questions of moment have arisen for our solution and were met with vigor and enlightenment.

Federal revenue legislation and taxation confronted us and while the exemption of the emergency revenue law of 1914 was not all that we could have desired, yet our associations benefited largely under it.

We are wrestling with the question of rural credit and endeavoring to impress upon Congress and the people of these United States that we can best aid the farmer in serving his financial needs. We want his hearty co-operation and with it can solve this problem. The land banks in New York are a step in the right direction and will aid our associations materially in supplying funds for their needs.

I will not trespass upon the province of our esteemed Secretary, Mr. Cellarius, who will give you in detail the statistics of our marvelous growth and movement, except to say that in the past year our assets have increased over one hundred millions of dollars, and now exceed a billion and three hundred million, which huge sum, the combined funds of some sixty-six hundred societies, scattered across the face of the land from the Atlantic to the Pacific and from the Great Lakes to the Gulf, and which is chiefly invested in American homes, has been practically handled without loss or scandal and at a cost of slightly less than one per cent of our annual receipts, to the honor of our cause, as we have endeavored to create better conditions and lift earth towards heaven.

We are honored this year with the second congress of the International League of our associations and kindred societies, the president of which distinguished body is the Honorable Louis L. Rankin, of Columbus, Ohio, one of our own beloved members.

The International League will convene in this place the morning of the 30th and will entertain us with a most edifying program.

All are cordially and earnestly invited to attend its sessions, in order that we may receive the benefit inuring from it and show it that respect and honor which it deserves.

In honoring this league we but honor ourselves, for its purposes are largely those of our own, though the field of its labors is world-wide and it numbers among its personnel some of the most distinguished co-operators of the earth.

We bespeak for it every honorable success and pray God to speed its mission for the uplift of mankind.

As President of the United States League, I take pleasure in making public acknowledgement of the courteous treatment and general publicity accorded our work by the press of the country and especially by the Sunday Call, of Newark, New Jersey, and the Times-Picayune, of New Orleans, and the unflagging support of our official organ, The American Building Association News, of Cincinnati, and of its able and courteous editor, the Hon. Henry S. Rosenthal, who has ever been our unfailing, valued friend.

I would suggest that the committee on resolutions fittingly express the appreciation of this convention for all courtesies shown to us by the local press of San Francisco and vicinity and

of the State of California, as well as that of the west, and for all services and courtesies rendered us by the local, state, county and city committees and leagues and public functionaries.

I would further make due acknowledgement of the valued assistance rendered our cause by the many state, county and city leagues throughout the land, in stimulating in their several jurisdictions a larger public interest in our work.

Our cause may be much strengthened by the organization of local leagues in those counties and cities where none now exist, as well as by state leagues in those states where they are now non-existent. Frequent meetings of the local leagues are of great value to their and our cause.

I would commend to your favorable consideration the untiring industry of our esteemed and efficient Secretary, the Hon. Herman F. Cellarius, of Cincinnati, who has ever rendered to us a most intelligent and patient service.

I would also make honorable mention of all other officers and committees and members of this league for the helpful work which they have unselfishly rendered us during the past year, and especially mention in this connection the Honorable K. V. Haymaker, of Ohio, who has been our advance courier, carrying our gospel of co-operation throughout the land.

I would personally thank all members of this league who, at the instance and request of your president have at great sacrifice to themselves ever responded to the call of our work and visited and addressed our state and local leagues in distant cities.

It is with unfeigned and keen regret that I recall the recent demise of our late able honorable and untiring co-worker and friend, Charles H. Benjamin, who has just recently passed away at his Washington home, in the fulness of years and honor.

He was a man of extraordinary attainments, lovable and dependable and his loss will be greatly felt by us all who had the honor and pleasure of his valued acquaintance and friendship.

Proper resolutions should be adopted by this body, of which he was an honored member, in commemoration of his passing and that we here record our testimonial to his worth and service.

Though dead, he liveth in our work, and though absent, is not forgotten in our councils, and in conjunction with all kindred spirits who have labored in our cause and gone to their reward, he has, as they, left his impress upon ou life and work, one that will never die and which is full of sweet savors and happy recollections.

My friends, the field of our labors is an ever widening one, for like life, it is a progression, a larger growth from year to year and entails greater responsibility and ever calls for more vigorous action.

We must endeavor in the coming years, if we would truly fulfill our mission, to more largely reach and assist those whom we can best serve.

In order that we may do this we feel the necessity of a greater publicity, in bringing to a larger notice of the American people our success in promoting money saving and home building and the bettering of the economic, social and moral conditions of the masses.

Your committee on publicity, of which the Hon. Mark D. Rider, of the Illinois State League, is chairman, and to whom is due our best thanks for his and its untiring efforts in this behalf, as well as that of the league generally, will present its report on this subject to this convention and I would suggest that you give it careful consideration.

Greater publicity, in whatever form we secure it, must come. It is becoming a necessity, a crying need and one which demands our best thought.

Through a liberal use of printer's ink, that magical sesame which unlocks and swings open the doors of knowledge in every city, town and hamlet, we may make more generally known and proclaim to the nation the saving and time-tried virtues of our associations and kindred societies, which open the door of hope to all who would rise in life.

Through the columns of the daily press, most potent factors in the life of a nation, we may achieve the widest publicity possible, present to the public in most attractive and efficient form that conservatism and mutual helpfulness which is the key of our success and the mainspring of our being, and which make for the advancement of mankind, ever aiming at those high ideals which stand for all that which is best in the life of a people.

We must announce throughout the land that our local building and loan associations and affiliated institutions are the broad highways to certain success, through and by which the humble and the lowly, the willing and the striving, may escape penury and want and achieve a competence and a sturdy independence.

For then shall our nation be truly uplifted and peace, contentment and plenty abound throughout the land, as our people expand to a broader, a better life and continue to fulfill in a more ample degree the purposes for which God hath fashioned them, that of serving to the uttermost, human liberty, civilization and advancement.

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